

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
402 East State Street  
Trenton, NJ 08608

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Case No.: 13–28221–KCF  
Chapter: 13  
Judge: Kathryn C. Ferguson

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Roberto Roman  
dba R&R Express Furniture Transport  
126 Park Avenue  
Old Bridge, NJ 08857

Tinisha Roman  
aka Tina Roman  
126 Park Avenue  
Old Bridge, NJ 08857

Social Security No.:

xxx–xx–5025

xxx–xx–6311

Employer's Tax I.D. No.:

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**NOTICE OF FILING OF MODIFICATION OF PLAN AFTER CONFIRMATION  
AND NOTICE OF HEARING THEREON**

Notice is hereby given that a Plan was confirmed in this matter on October 14, 2014.

On 10/14/2016 the debtor filed a modification to the Plan.

Accordingly, a hearing will be held before the Honorable Kathryn C. Ferguson on:

Date: November 30, 2016

Time: 10:00 AM

Location: Courtroom 2, Clarkson S. Fisher, U.S. Courthouse, 402 E. State St., Trenton, NJ 08608–1507

Accordingly, notice is hereby given that,

1. Seven (7) days prior to the confirmation hearing is fixed as the last day for filing a written rejection to the modified plan.
2. Pursuant to 11 U.S.C. 1323 (c), if the Plan as modified changes the rights of the holder of a secured claim, such holder's acceptance or rejection of the Plan before modification will be deemed acceptance or rejection of the Plan as modified, unless the holder changes such holder's acceptance or rejection of the Plan within the time fixed.
3. **If, at the confirmation hearing, the Court determines that the plan is not confirmable, the debtor's case may be dismissed or converted.**

A copy of the modified Plan will follow this notice.

Dated: October 17, 2016

JJW: vpm

James J. Waldron  
Clerk

## Imaged Certificate of Notice Page 2 of 3

United States Bankruptcy Court  
District of New JerseyIn re:  
Roberto Roman  
Tinisha Roman  
DebtorsCase No. 13-28221-KCF  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin  
Form ID: 185Page 1 of 2  
Total Noticed: 43

Date Rcvd: Oct 17, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 19, 2016.

db/jdb +Roberto Roman, Tinisha Roman, 126 Park Avenue, Old Bridge, NJ 08857-1226  
 cr +Midstate Federal Credit Union, 237 Roosevelt Avenue, Carteret, NJ 07008-3583  
 cr +WELLS FARGO BANK, N.A., 3476 Stateview Boulevard /MAC# X7801-014, Fort Mill, SC 29715-7200  
 cr +WELLS FARGO BANK, N.A., AS SERVICER FOR HSBC BANK, Phelan Hallinan & Schmieg, PC,  
 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437  
 lm +Wells Fargo Home Mortgage, PO Box 10335, Des Moines, IA 50306-0335  
 514154331 +American Express, PO Box 3001, 16 General Warren Blvd, Malvern, PA 19355-1245  
 514370298 +American Express Bank, FSB, c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701  
 514364176 American Express Centurion Bank, c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701  
 514154334 +Bank Of America, Attn: Bankruptcy NC4-105-0314, PO Box 26012, Greensboro, NC 27420-6012  
 514154336 #+Cap One, 26525 N Riverwoods Blvd, Mettawa, IL 60045-3439  
 514326857 Capital One, N.A., PO Box 71083, Charlotte, NC 28272-1083  
 514154338 +Chase, PO Box 15298, Wilmington, DE 19850-5298  
 514154337 +Chase, PO Box 24696, Columbus, OH 43224-0696  
 514187931 +Department Stores National Bank/Macys, Bankruptcy Processing, Po Box 8053,  
 Mason, OH 45040-8053  
 514154339 +Dsnb Macys, 9111 Duke Blvd, Mason, OH 45040-8999  
 514154340 +Edwards & Edwards, PO Box 372, Jersey City, NJ 07303-0372  
 514154341 ++FORD MOTOR CREDIT COMPANY, P O BOX 62180, COLORADO SPRINGS CO 80962-2180  
 (address filed with court: Ford Motor Credit Corporation, Ford Motor Credit, PO Box 6275,  
 Dearborn, MI 48121)  
 514256382 +Ford Motor Credit Company, KEITH B. MORGAN, Esquire, Morgan, Bornstein & Morgan,  
 1236 Brace Road, Suite K, Cherry Hill, NJ 08034-3229  
 516150514 +HSBC BANK USA, N.A. AS TRUSTEE FOR WELLS et.al., Wells Fargo Bank, N.A.,  
 Attention: Bankruptcy Department, MAC# D3347-014, 3476 STATEVIEW BOULEVARD,  
 FT. MILL SC 29715-7203  
 514423748 +HSBC Bank USA, National Association as Trustee for, c/o Zucker Goldberg & Ackerman,  
 200 Sheffied Street, Suite 301, Mountainside, NJ 07092-2315  
 515430113 +HSBC Bank USA, National Association as Trustee for, Wells Fargo Bank, N.A., as servicer,  
 ATTN: Bankruptcy Dept., MAC# D3347-014, 3476 Stateview Blvd., Fort Mill, SC 29715-7203  
 514434470 +JPMORGAN CHASE BANK, N.A., Attn: Correspondence Mail, Mail Code LA4-5555, 700 Kansas Lane,  
 Monroe, LA 71203-4774  
 514154343 +Law Offices of Harold E. Scherr, P.A., 1064 Greenwood Blvd., Suite 328,  
 Lake Mary, Florida 32746-5419  
 514154344 Mfa Corp, 90-100 Route 1 Nor, Avenel, NJ 07001  
 514154345 +Mid State Fcu, 237 Roosevelt Ave # 32, Carteret, NJ 07008-3533  
 514154349 +PANTERIS & PANTERIS LLP, 333 SYLVAN AVE, Suite 201, ENGLEWOOD CLIFFS, NJ 07632-2732  
 514154351 ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026  
 (address filed with court: Toyota Motor Credit Co, Toyota Financial Services, PO Box 8026,  
 Cedar Rapids, IA 52408)  
 514154352 +Vzw Ne, Attention: Verizon Wireless Department, PO Box 3397, Bloomington, IL 61702-3397  
 514154353 ++WELLS FARGO BANK NA, WELLS FARGO HOME MORTGAGE AMERICAS SERVICING,  
 ATTN BANKRUPTCY DEPT MAC X7801-014, 3476 STATEVIEW BLVD, FORT MILL SC 29715-7203  
 (address filed with court: Wells Fargo Home Mortgage, 8480 Stagecoach Cir,  
 Frederick, MD 21701)  
 514154354 #Zucker, Goldberg & Ackerman, LLC, 200 Sheffield Street, Suite 301, P.O. Box 1024,  
 Mountainside, NJ 07092-0024

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Oct 17 2016 23:57:11 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpreregion03.ne.ecf@usdoj.gov Oct 17 2016 23:57:04 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 514154333 E-mail/Text: legal@arsnational.com Oct 17 2016 23:56:53 ARS National Services, Inc.,  
 PO Box 469048, Escondido, CA 92046-9048  
 514154330 +E-mail/Text: ally@ebn.phinsolutions.com Oct 17 2016 23:56:20 Ally Financial,  
 P O Box 380901, Bloomington, MN 55438-0901  
 514228790 +E-mail/Text: ally@ebn.phinsolutions.com Oct 17 2016 23:56:20 Ally Financial Inc.,  
 P O Box 130424, Roseville, MN 55113-0004  
 514276607 E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Oct 18 2016 00:02:06  
 American InfoSource LP as agent for, Verizon, PO Box 248838,  
 Oklahoma City, OK 73124-8838  
 514154332 +E-mail/Text: andy@sklarlaw.com Oct 17 2016 23:58:03 Andrew Sklar, Esq., Sklar-Markind,  
 102 Browning Lane, Building B, Suite 1, Cherry Hill, NJ 08003-3195  
 514154335 +E-mail/Text: ebn@squaretwofinancial.com Oct 17 2016 23:57:28 Cach LLC/Square Two Financial,  
 Attention: Bankruptcy, 4340 South Monaco St. 2nd Floor, Denver, CO 80237-3485  
 514154342 +E-mail/Text: fggbanko@fgny.com Oct 17 2016 23:56:25 Forster, Garbus & Garbus,  
 7 Banta Place, Hackensack, NJ 07601-5604  
 514154346 E-mail/Text: kmorgan@morganlaw.com Oct 17 2016 23:57:53 Morgan, Bornstein & Morgan,  
 1236 Brace Road, Suite K, Cherry Hill, NJ 08034-3269  
 514154348 +E-mail/Text: egssupportservices@egscorp.com Oct 17 2016 23:57:19 NCO FINANCIAL SYSTEMS INC.,  
 507 Prudential Road, Horsham, PA 19044-2368

District/off: 0312-3

User: admin  
Form ID: 185

Page 2 of 2  
Total Noticed: 43

Date Rcvd: Oct 17, 2016

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

514154347 +E-mail/Text: bankruptcydepartment@tsico.com Oct 17 2016 23:57:49 NCO Financial Systems,  
PO Box 15773, Wilmington, DE 19850-5773  
514414786 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Oct 18 2016 00:01:28  
Portfolio Recovery Associates, LLC, c/o Chase Bank Usa, N.a., POB 41067,  
Norfolk VA 23541

TOTAL: 13

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr HSBC Bank USA, National Association as Trustee for  
514372893\* American Express Bank, FSB, c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701  
514402076\* American Express Centurion Bank, c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701  
514154350 ##+Ryan Gentile, 147 West 35th Street, Suite 1008, New York, NY 10001-2114

TOTALS: 1, \* 2, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 19, 2016

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 17, 2016 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com  
Albert Russo docs@russotrustee.com  
Albert Russo (NA) on behalf of Trustee Albert Russo docs@russotrustee.com  
Allyson M Kiesel on behalf of Creditor JPMORGAN CHASE BANK, N.A. nj.bkecf@fedphe.com  
Andrew L. Spivack on behalf of Creditor HSBC Bank USA, National Association as Trustee for  
Wells Fargo Asset Securities Corporation, Mortgage Pass-Through Certificates Series 2006-12  
nj.bkecf@fedphe.com  
Denise E. Carlon on behalf of Creditor WELLS FARGO BANK, N.A.  
bankruptcynotice@zuckergoldberg.com, bkgroup@kmlawgroup.com  
Denise E. Carlon on behalf of Creditor HSBC Bank USA, National Association as Trustee for  
Wells Fargo Asset Securities Corporation, Mortgage Pass-Through Certificates Series 2006-12  
bankruptcynotice@zuckergoldberg.com, bkgroup@kmlawgroup.com  
Drew Edwards on behalf of Creditor Midstate Federal Credit Union drew@edwardslegal.com  
John Philip Schneider on behalf of Creditor WELLS FARGO BANK, N.A., AS SERVICER FOR HSBC BANK  
USA, NATIONAL ASSOCIATION AS TRUSTEE et.al. nj.bkecf@fedphe.com  
R. A. Lebron on behalf of Creditor JPMORGAN CHASE BANK, N.A. bankruptcy@feinsuch.com  
Ryan L. Gentile on behalf of Joint Debtor Tinisha Roman rlg@lawgmf.com,  
rlgentile82@gmail.com;gmf@lawgmf.com;sue@lawgmf.com  
Ryan L. Gentile on behalf of Debtor Roberto Roman rlg@lawgmf.com,  
rlgentile82@gmail.com;gmf@lawgmf.com;sue@lawgmf.com

TOTAL: 12